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28395 7590 11/17/2009

BROOKS KUSHMAN P.C./FGTL
1000 TOWN CENTER
22ND FLOOR
SOUTHFIELD, MI 48075-1238

EXAMINER

SEL, CAROL A

ART UNIT

PAPER NUMBER

3696

DATE MAILED: 11/17/2009

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/604,536	07/29/2003	Christopher Hall	81044209	1535

TITLE OF INVENTION: METHOD AND SYSTEM FOR FINANCING ACQUISITION OF VEHICLES

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	02/17/2010

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. **PROSECUTION ON THE MERITS IS CLOSED.** THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN **THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE** OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. **THIS STATUTORY PERIOD CANNOT BE EXTENDED.** SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: Mail **Mail Stop ISSUE FEE**
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INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

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28395 7590 11/17/2009
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I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

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nonprovisional	NO	\$1510	\$300	\$0	\$1810	02/17/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
SEE, CAROL A	3696	705-035000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a **Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
 (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY AND STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
☐ Publication Fee (No small entity discount permitted)
☐ Advance Order - # of Copies _____

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____ Date _____
 Typed or printed name _____ Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 986 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 986 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability**Application No.**

10/604,536

Applicant(s)

HALL ET AL.

Examiner

Carol See

Art Unit

3696

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 6/26/2009.
2. ☒ The allowed claim(s) is/are 1-4,6-9,11-13,35-39 and 41.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☐ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Matthew Jakubowski and Dalpreet Saluja on November 6, 2009 (reconfirmed by Dalpreet Saluja on November 9, 2009).

Please amend the claims as follows:

1. (Currently Amended) A method for providing financing by a vehicle financing company for acquisition of a vehicle by a vehicle consumer, the method comprising:

receiving a future interest in a vehicle by a vehicle financing company in consideration for a future interest price paid by the vehicle financing company upon transfer of a legal title in the vehicle to a vehicle consumer in consideration for a legal title price for a legal title term, the legal title price being an amount of money paid for a present possessory interest in the vehicle, wherein the receiving step is accomplished at least partially by utilizing an at least one computer and at least one computer network;

providing financing by the vehicle financing company to the vehicle consumer for the legal title price of the vehicle;

determining by the vehicle financing company via the at least one computer an unrestricted legal title price based on the future interest price and a balance of the financing provided by the vehicle financing company;

receiving at or near the end of the legal title term the unrestricted legal title price; and

transferring the future interest to the vehicle consumer so that the vehicle consumer receives the future interest and unrestricted legal title in the vehicle.

2. (Previously Presented) The method of claim 1 further comprising determining a present/future interest ratio representing the ratio of the legal title price to the future interest price.

3. (Previously Presented) The method of claim 1 wherein receiving the unrestricted legal title price includes valuing the future interest price based on a time value of money and a present value of the vehicle.

4. (Original) The method of claim 1 wherein the future interest is a reversionary interest or a remainder.

5. (Cancelled)

6. (Previously Presented) The method of claim 1 further comprising transferring by a vehicle dealer the vehicle to the vehicle consumer.

7. (Previously Presented) The method of claim 1 further comprising receiving by the vehicle consumer the legal title in the vehicle.

8. (Previously Presented) The method of claim 2 wherein the present/future interest ratio is in a range of 3:1 to 2:3.

9. (Previously Presented) The method of claim 2 wherein the present/future interest ratio is based on one or more of the following factors: a

consumer trade-in of an existing vehicle, a residual value of the vehicle, or dealer promotions.

10. (Cancelled)

11. (Previously Presented) The method of claim 1 wherein the legal title term is in the range of one year to six years.

12. (Previously Presented) The method of claim 1 wherein the future interest vests upon expiration of a vesting period.

13. (Previously Presented) The method of claim 1 further comprising receiving the financed legal title price by the vehicle financing company through a first periodic payment made on a first periodic date and a second periodic payment made on a second periodic date during the legal title term, the legal title term beginning at the transfer of legal title to the vehicle consumer, wherein the second periodic payment date is after the first periodic payment date.

14. (Withdrawn) A method for transferring legal title in a vehicle, the method comprising:
providing a vehicle; and
transferring a legal title in the vehicle in consideration for a legal title price while retaining a future interest in the vehicle, the future interest having a vesting period.

15. (Withdrawn) The method of claim 14 further comprising transferring the future interest in consideration for a future interest price.

16. (Withdrawn) The method of claim 15 further comprising financing the legal title price.

17. (Withdrawn) The method of claim 16 wherein the legal title price is financed by a vehicle finance company.

18. (Withdrawn) The method of claim 14 wherein the future interest is a reversionary interest or a remainder.

19. (Withdrawn) method of claim 14 wherein the transferring step is accomplished at least partially by utilizing an at least one computer and an at least one computer network.

20. (Withdrawn) The method of claim 14 wherein a vehicle dealer provides the vehicle.

21. (Withdrawn) The method of claim 14 further comprising receiving the legal title in the vehicle.

22. (Withdrawn) The method of claim 21 wherein the legal title in the vehicle is received by a vehicle consumer.

23. (Withdrawn) The method of claim 15 further comprising receiving the future interest.

24. (Withdrawn) The method of claim 23 wherein a vehicle finance company receives the future interest.

25. (Withdrawn) The method of claim 14 wherein the legal title is provided for a legal title term.

26. (Withdrawn) The method of claim 25 wherein the legal title term is about equal to the vesting period.

27. (Withdrawn) The method of claim 26 wherein the legal title term and the vesting period is in the range of about one year to about six years.

28. (Withdrawn) The method of claim 14 wherein the future interest vests upon expiration of the vesting period.

29. (Withdrawn) The method of claim 16 further comprising receiving the financed legal title price through a number of periodic payments.

30. (Withdrawn) A computer-implemented system for transferring legal title in a vehicle, the system comprising an at least one server computer, the at least one server computer configured to:

receive identification and legal title information for a vehicle, the identification information including a vehicle make, a vehicle model and a vehicle year information, the legal title information including a legal title price and a legal title term; and

transmit the identification and legal title information to at least partially effectuate transfer of a legal title in the vehicle.

31. (Withdrawn) The computer-implemented system of claim 30 wherein the vehicle is transferred to a vehicle consumer.

32. (Withdrawn) The computer-implemented system of claim 30 wherein the system further includes an at least one dealer finance company computer, the at least one dealer finance company computer configured to receive the vehicle information and the legal title information to at least partially effectuate transfer of the legal title in the vehicle.

33. (Withdrawn) The computer-implemented system of claim 30 wherein the legal title information further includes a future interest price and a vesting period.

34. (Withdrawn) A computer-implemented system for transferring legal title in a vehicle, the system comprising an at least one computer, the at least one computer configured to:

cause display of a website, the website including identification and legal title information for a vehicle, the identification information including a vehicle make, a vehicle model and a vehicle year information, the legal title information including a legal title price and a legal title term;

if a buyer decides to acquire the vehicle, causing display of a form on the website, the form being at least partially completed with buyer information through the website; and

transmit the at least partially completed form to at least partially effectuate transfer of legal title to the buyer.

35. (Currently Amended) A method for transferring by a financing company legal title in personal property to a consumer, the method comprising:

receiving a future interest in a personal property by a financing company in consideration for a future interest price paid by the financing company upon transfer of a legal title in the personal property to the consumer in consideration for a legal title price for a legal title term, the legal title price being an amount of money paid for a present possessory interest in the personal property, wherein the receiving step is accomplished at least partially by utilizing an at least one computer and at least one computer network; and

providing financing by the financing company to the consumer for the legal title price of the personal property;

determining by the financing company via the at least one computer [[the]]
an unrestricted legal title price based on the future interest price and a balance of the
financing being provided by the financing company;

receiving at or near the end of the legal title term the unrestricted legal title
price; and

transferring the future interest to the consumer so that the consumer
receives the future interest and unrestricted legal title in the personal property.

36. (Original) The method of claim 35 wherein the personal property is
selected from the group consisting of:

a tangible personal property and an intangible personal property.

37. (Original) The method of claim 35 wherein the personal property is
a good.

38. (Original) The method of claim 35 wherein the personal property is
a vehicle.

39. (Currently Amended) The method of claim 35 further comprising:
~~wherein~~ receiving the unrestricted legal title price ~~includes~~ by valuing the
future interest price based on a time value of money and a present value of the personal
property.

40. (Withdrawn) A vehicle financing apparatus, the apparatus
comprising:
means for receiving a future interest in a vehicle in consideration for a
future interest price upon transfer of a legal title in the vehicle in consideration for a legal
title price; and
means for financing the legal title price.

41. (Currently Amended) A method for providing financing by a vehicle financing company for acquisition of a vehicle by a vehicle consumer, the method comprising:

receiving a future interest in a vehicle by a vehicle financing company in consideration for a future interest price paid by the vehicle financing company upon transfer of a legal title in the vehicle to a vehicle consumer in consideration for a legal title price for a legal title term, the legal title price being an amount of money paid for a present possessory interest in the vehicle, the future interest being a reversionary interest or a remainder, wherein the ~~first~~ receiving step is accomplished at least partially by utilizing an at least one computer and at least one computer network;

determining via the at least one computer a present/future interest ratio representing the ratio of the legal title price to the future interest price; [[and]]

providing financing by the vehicle financing company to the vehicle consumer for the legal title price of the vehicle; and

receiving the financed legal title price by the vehicle financing company through a first periodic payment made on a first periodic date and a second periodic payment made on a second periodic date during the legal title term, the legal title term beginning at the transfer of legal title to the vehicle consumer, wherein the second periodic payment date is after the first periodic payment date.

Allowable Subject Matter

Claims 1-4, 6-9, 11-13 and 35-41 are allowed.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Carol See whose telephone number is (571)272-9742. The examiner can normally be reached on Monday - Thursday 6:45 am - 5:15 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hani Kazimi can be reached on (571) 272-6745. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Carol See
Patent Examiner
Art Unit 3696

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691